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ANT(s): Jari Vallstrom

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William S.

TITLE: Smart Card Of A Terminal, A Terminal Using A

Smart Card, And An Improved Method Of

Identifying A User By Means Of A Smart Card

ATTORNEY

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Mail Stop Amendment Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

I. INTRODUCTION

This is in response to the Office Action mailed July 15, 2005 in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.

Please amend the Application as follows: